

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1  
Denise Carlon, Esq.  
KML Law Group, P.C.  
701 Market Street, Suite 5000  
Philadelphia, PA 19106  
Main Number: (609) 250-0700  
[dcarlon@kmlawgroup.com](mailto:dcarlon@kmlawgroup.com)  
Attorneys for the Secured Creditor  
MidFirst Bank

In re:  
Nancy M Nalbone  
Debtor  
Michael Nalbone  
Co-Debtor

Case No: 18-20286 MBK

Chapter: 13

Judge: Michael B. Kaplan

**CREDITOR'S  
CERTIFICATION OF DEFAULT**

Marceia Jones certifies as follows:

1. I am a Vice President for MidFirst Bank, a secured creditor of the debtor.
2. On July 01, 2020, an Order was entered, a copy of which is attached as Exhibit A, providing for the cure of post petition arrearages, and in default of such monthly payments for a 30 day period, allowing the secured creditor ex parte relief to vacate the stay, with notice to the trustee, debtor and his attorney, if any.
3. Debtor has failed to comply with the order:

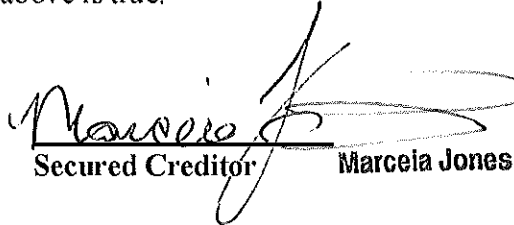
■ By missing payments and/or by failing to make the correct payments as summarized on the Certification of Creditor Regarding Post Petition Payment History attached hereto as Exhibit B.

☐ Other \_\_\_\_\_.

4. This certification is being made in an effort to enforce the prior order of this court and to vacate the stay.

5. I certify under penalty of perjury that the above is true.

Date: 1/3/2023

  
Secured Creditor Vice President  
Marceia Jones